#### Successor Coeur d'Alene Custodial Trust

606 Columbia St NW Suite 212 Olympia, WA 98501 (360) 754-9343 danieljsilver@msn.com

Via E-mail

October 28, 2014

Ms. Beth Sheldrake U.S. EPA 1200 Sixth Ave. Suite 900 Seattle, WA 98115

Mr. Bill Adams U.S. EPA 1200 Sixth Ave. Suite 900 Seattle, WA 98115

SUBJECT: 3rd Quarter 2014 Report

Dear Beth and Bill:

Attached is the 3rd Quarter 2014 Report for the Successor Coeur d'Alene Custodial Trust. The report consists of:

- A bulleted narrative of remediation activities and asset management
- A budget and expenditure spreadsheet

Dean Silver

- · A summary spreadsheet showing the three account values
- The quarterly account statements from BlackRock and Wells Fargo (sent to Bill with the hard copy of this report).

I certify that the reports are true and accurate to the best of my knowledge, information, and belief.

Sincerely,

Dan Silver Trustee

cc: Dan Meyer

Enclosures

USEPA SF 1412848

# Coeur d'Alene Trust 3<sup>rd</sup> Ouarter 2014

### 2014 Programmatic Cultural Resources Coordination (CDA #2014-02)

- Continued work on finalization of the HPMP and related coordination with EPA.
- Developed approach to cultural resources in EFNM pending the HPMP.
- Prepared GIS data for HPMP.

### Wallace District Mining Museum 2014 Mine and Millsite Research (CDA #2014-12)

• Prepared historical summaries.

#### 2014 Repository Operations (CDA #2014-13)

- Conducted monthly site inspections at Big Creek Repository and at EMF Repository (MFA).
- Prepared and reviewed weekly and monthly documentation (North Wind and MFA).

#### 2014 LBCR Design (CDA #2014-14)

- Prepared and reviewed 100% design report. Posted to EPA, DEQ, BLM and USACE sites for review (CDM Smith and MFA).
- Prepared and reviewed LBCR 100% cost estimate and RA Work Plan (CDM Smith and MFA).
- Prepared and reviewed construction LBCR QAPP (MFA and CDM Smith).
- Reviewed SVNRT repository documents, retrieved historical data from WQX, and evaluated an investigation scope of work and budget for 2015 (MFA and CDM Smith).
- Coordination regarding wetland delineation and scope of ARARs work including 401/404, biological assessment and review of wetland delineation (MFA and TerraGraphics). Posted documents for agency reviews.
- Coordination regarding wetlands credits and mitigation (MFA and TerraGraphics).
- Developed a scope of work and cost for vibrating wire pressure sensor installations (MFA and CDM Smith).

#### 2014 BCRA Investigation and Design (CDA #2014-15)

- Prepared and reviewed 90% and 100% utility relocation design, specifications and cost estimate. Posted final design to agency websites for review (CDM Smith and MFA).
- Prepared and reviewed utilities bid documents (CDM Smith and MFA), bid the work, and selected DG&S as the project contractor.
- Prepared and reviewed construction QAPP (MFA and CDM Smith).
- Prepared and reviewed RA Work Plan (CDM Smith and MFA).
- Coordinated and prepared material for wetland evaluation, 401/404 permit and biological assessment letter (MFA and TerraGraphics).
- Coordinated access agreements (MFA and TerraGraphics).
- Prepared and reviewed 30% repository design cost estimate (CDM Smith and MFA).
- Prepared and reviewed 90% bridge design (CDM Smith and MFA).
- Prepared and reviewed bridge procurement documents and bids (CDM Smith and MFA).
- Completed a site survey.
- Coordinated a water right point-of-diversion transfer (MFA).

#### 2014 Remedy Protection Program (CDA #2014-21)

- Prepared for and attended biweekly status meetings with EPA (MFA and TG).
- Prepared and reviewed Revenue Gulch 60% and 90% documents and provided 60% documents to EPA (TerraGraphics and MFA).
- Met with property owner at Tiger Creek project site (MFA and TerraGraphics).
- Coordinated cultural resources work for Revenue Gulch, Mill Road and Copper Street projects (MFA and HRA).
- Prepared Mill Road and Revenue Gulch CQAPs and RA Work Plans (MFA).
- Prepared and reviewed Printer's Gulch, Mill Creek/South 2<sup>nd</sup>, Rosebud Gulch and Copper Street predesign memoranda and provided to EPA (TerraGraphics and MFA). Attended predesign site visits and prepared meeting notes (TerraGraphics and MFA).
- Reviewed EPA comments on Revenue Gulch 60% and Mill Road 90% designs and developed response matrix (MFA and TerraGraphics).
- Prepared and reviewed Mill Road and Revenue Gulch 90% design documents (TerraGraphics and MFA).
- Met with Revenue Gulch property owner (MFA and TerraGraphics).
- Completed construction of Shields Gulch and Meyer Creek projects (DG&S).
- Observed construction at Shields Gulch and Meyer Creek including submittal reviews, RFIs, change orders, work change directives and pay requests (MFA).
- Prepared Shields Gulch and Meyer Creek daily and weekly reports (MFA).
- Attended weekly site meeting at Shields Gulch and Meyer Creek (MFA and TerraGraphics).
- Reviewed analytical data packages for construction materials (MFA).
- Coordinated Shields Gulch punchlist. Attended prefinal inspection (MFA).
- Prepared notice of substantial completion for Shields Gulch (MFA).
- Prepared Shields Gulch pre-final inspection report (MFA).
- Began Meyer Creek and Shields Gulch construction reporting (MFA).

#### 2014 Water Monitoring (CDA #2014-18)

- Conducted Canyon Creek site walk to evaluate potential contaminant sources for loading (MFA).
- Performed EFNM and Canyon Creek loading analysis (MFA).
- Communications regarding USFWS benthic/macro water monitoring program (MFA).
- Coordinated with laboratory and field contractors regarding base flow sampling event (MFA).
- Reviewed field contractor, laboratory, and data validation contractor deliverables and evaluated laboratory Corrective Action Plan for hardness data (MFA).
- Completed WCA water monitoring and prepared a water quality memorandum for the WCA completion reporting (MFA).
- Maintained database, managed data, and prepared data tables (MFA).

#### 2014 Ninemile Prioritization and Program Management (CDA #2014-11)

- Coordinated 2014 access agreements (MFA and TerraGraphics).
- Prepared 2014 list of commitments and EPA schedule reports (MFA).
- Prepared draft performance metrics and presented them to EPA (MFA).
- Compiled 2014 budget projections and began 2015 budgeting (MFA).
- Evaluated LiDAR mapping and coverage needs (MFA).

- Maintained files, FTP sites, spatial file tracking database, geodatabase, document library and specifications library.
- Prepared for five-year review meeting. Reviewed five-year review documents (MFA).
- Coordination regarding WCA parcel 4 legal description modifications (MFA and TerraGraphics).
- Developed strategy for RA effectiveness monitoring including review of BURP and BEMP data. Prepared RA Effectiveness Monitoring memorandum (MFA).
- Completed the NM-363 Seep investigation including the tracer study implementation, data download, and data evaluation.
- Prepared Green Remediation memorandum requested by EPA (MFA).
- Prepared USBM O&M manual (MFA).
- Conducted site walk at USBM (MFA).

#### 2014 IC Rock Dumps Project (CDA #2014-03)

- Completed excavation of waste rock and transport to the WCA (DG&S).
- Completed construction observation services (Pioneer).
- Coordinated bird surveys (MFA, TerraGraphics, and Pioneer).
- Coordinated ARARs review for USACE (MFA).
- Review of the CFRP. Teleconference with EPA to discuss CFRP protocols for future discoveries (HRA and MFA).
- Developed maps for SHPO documentation of remnant foundation (MFA and HRA).
- Coordinated on compost analytical results and copper exceedance (MFA and Pioneer).
- Prepared and reviewed TPH memorandum and related communications (Pioneer and MFA).

#### 2014 Success Investigation and Design Assistance (CDA #2014-07)

- Completed site investigation work (MFA and Pioneer).
- Installed stilling wells (Sutron and MFA).
- Prepared OAPP Sample Plan Alteration form for pumping well (MFA).
- Prepared infiltration basin design for pump test (MFA).
- Installed and developed a pumping well and completed pumping tests (MFA, Pioneer, and Drilling Contractor).
- Imported, reviewed, validated, and tabulated investigation data (MFA and LDC)
- Prepared investigation report (Pioneer and MFA).
- Coordination regarding ARARs and cultural resources and wetlands delineation (MFA and TerraGraphics).
- Prepared and reviewed final RD Work Plan incorporating agency comments (MFA and Pioneer).
- Prepared and reviewed 30% design documents and provided to EPA, DEQ and USACE (Pioneer and MFA).
- Prepared presentation and attended meeting on 30% design for agencies (Pioneer and MFA).
- Reviewed zinc leaching data, developed EVS model and recommended approach for zinc, and prepared zinc recommendations memorandum (MFA and Pioneer).
- Prepared 60 percent design (Pioneer).
- Prepared and reviewed Success Adit Treatability Study (CDM Smith and MFA).

#### 2014 Rex Channel Lining Design Assistance (CDA #2014-09)

- Project communications regarding deliverables, schedule, and ARARs compliance (MFA).
- Prepared and reviewed 90% and 100% Rex Channel Lining design, CQAP, and specifications. Posted design documents to agency websites (CDM Smith and MFA).
- Prepared and reviewed RA Work Plan and posted to Trust/EPA website (CDM Smith and MFA).
- Coordinated access agreements (MFA).

#### 2014 Rex Water Treatment Design Assistance (CDA #2014-10)

• Prepared and reviewed Rex Treatability Testing Work Plan (CDM Smith and MFA).

#### 2014 Kahnderosa Bank Remediation (CDA #2014-19)

- Reviewed design revisions and coordinated with CH2MHill (MFA).
- Prepared SHPO/THPO transmittal letter for EPA (MFA and HRA)
- Coordinated with USFS regarding willow harvest sites, planting details, access, and maintenance agreements (MFA).
- Prepared RA work plan, CQAP, QAPP, and HASP for submittal to EPA. Coordinated EPA edits and resubmitted final documents (MFA).
- Coordinated with EPA regarding cultural resources (MFA and HRA).
- Prepared bid package, provided bid-phase assistance, and reviewed bids (MFA).
- Prepared access agreements (TerraGraphics and MFA).
- Coordinated with CH2MHill and EPA re: final 401/404 document (MFA).
- Prepared O&M Plan (MFA).
- Participated in pre-construction meeting (MFA).
- Reviewed contractor submittals (MFA).
- Coordinated with J. Christensen and design engineer on field lessons learned and substitutions (MFA).
- Prepared for and attended pre-construction meeting. Prepared agenda and meeting minutes (MFA).

#### 2014 WCA Construction (CDA #2014-05)

- Completed WCA construction and prepared daily reports (North Wind).
- Provided construction observation and prepared weekly reports (CDM Smith).
- Completed sampling and analysis per approved 2014 QAPP (North Wind and CDM Smith).
- Prepared and reviewed WCA quarry data memorandum and discussed additional characterization and sampling approach. (CDM Smith and MFA).
- Prepared and reviewed construction memo and completion report (CDM Smith and MFA).

#### 2014 Paved Roads Improvement Program (CDA #2014-22)

- Continued work with the Roads Board to establish the roads program within each community.
- Paid invoices presented by the Road Board for work associated with engineering, construction oversight, and construction.

#### **Asset Management**

• The Trust has reached agreement with the Coeur d'Alene Tribe and the Idaho Department of Fish and Game to transfer properties of interest to those parties for permanent conservancy.

- Shoshone County agreed to take eight mineral properties with negligible value that lie below land parcels owned by the County. The cost of preparing the tax statements was more than the tax the Trust paid each year.
- The Trust sold property near Page for \$39,000 and recorded an Environmental Covenant on the property.
- The Trust spent \$10.9 through the first three quarters. Current projections are that the Trust will have a \$2.8m balance at the end of 2014 budget primarily due to lower-than-expected costs for the IC Final Design and Construction, the Road Improvement Program, and repository operations and design.
- The Trust lost \$11.7m in investment value during the quarter and expended \$7.5m on work. The total value of the Trust at the end of the quarter was \$520m.

#### Coeur d'Alene Trust 2014 Expenditures - Projected 28-Oct-14

Task	EPA-Approved Budget	Contracted Trust Budget	Unassigned Budget	Expended To Date 2014	Contracted Budget Remaining	EPA Authorized Budget Remaining	Percent of EPA Budget Expended	Projected Total 2014 Cost	Projected End-of-Year Balance	Notes
Trust Program Management	\$700,000	\$700,000	\$0	\$563,369	\$136,631	\$136,631	80%	\$700,000	\$0	
Assistance with Programmatic Cultural Resources Agreement	\$80,000	\$66,874	\$13,126	\$34,291	\$32,584	\$45,710	43%	\$44,291	\$35,710	
Mine and Mill Site Remedial Action						•				
IC Rock Dump Final Design and Construction	\$3,840,000	\$2,603,480	\$1,236,520	\$1,564,774	\$1,038,706	\$2,275,226	41%	\$2,720,701	\$1,119,299	
EFNM WCA and Infrastructure Reporting for 2013 Construction	\$30,000	\$0	\$30,000	\$87,440	-\$87,440	-\$57,440	291%	\$0	\$30,000	Costs for reporting on 2013 construction were billed against 2013 budget.
EFNM WCA Construction Completion	\$1,255,000	\$1,258,185	-\$3,185	\$519,878	\$738,307	\$735,122	41%	\$1,107,160	\$147,840	Costs are for the completion of the construction work that was initiated in 2013. Work is complete.
EFNM WCA 2014 Waste Placement and Reporting	\$1,120,000	\$1,119,485	\$515	\$434,909	\$684,576	\$685,091	39%	\$1,065,690	\$54,310	
Success Investigation and Design	\$1,100,000	\$1,241,459	-\$141,459	\$749,090	\$492,369	\$350,910	68%	\$1,181,459	-\$81,459	Contracted costs include some work that will be completed in 2015.
EFNM Infrastructure Construction	\$310,000	\$334,986	-\$24,986	\$234,770	\$100,216	\$75,230	76%	\$234,714	\$75,286	Work has been completed.
Rex Channel Lining Design and Construction	\$250,000	\$295,044	-\$45,044	\$41,823	\$253,222	\$208,178	17%	\$295,044	-\$45,044	
Rex Water Treatment Study and Design	\$180,000	\$174,783	\$5,217	\$66,222	\$108,561	\$113,778	37%	\$174,783	\$5,217	
Ninemile Basin Prioritization, Riparian Strategy Development and Misc. Investigation	\$675,000	\$675,000	\$0	\$214,387	\$460,613	\$460,613	32%	\$425,000	\$250,000	No riparian strategy development is being completed; Additional phases of investigation of the NM-363 seep have been delayed to 2015.
Wallace Mining Museum Historical Research	\$30,000	\$30,000	\$0	\$16,448	\$13,552	\$13,552	55%	\$30,000	\$0	I
Repositories										•
Repository Operations - Big Creek and East Mission Flats	\$1,250,000	\$1,238,756	\$11,244	\$556,051	\$682,706	\$693,949	44%	\$992,806	\$257,194	
LBCR Design and Initial Development Construction	\$1,800,000	\$1,427,876	\$372,124	\$452,106	\$975,770	\$1,347,894	25%	\$1,435,346	\$364,654	-
BCRA Investigation and Design	\$890,000	\$825,466	\$64,534	\$467,604	\$357,862	\$422,396	53%	\$796,466	\$93,534	
BCRA Property Purchase	\$250,000	\$2,000	\$248,000	\$6,524	-\$4,524	\$243,476	3%	\$64,887	\$185,113	Note that the total projected cost does not include the value of Coeur d'Alene Trust property transferred in return for the BCRA property.
BCRA Bridge and Utilities Construction	\$260,000	\$261,074	-\$1,074	\$130,125	\$130,949	\$129,875	50%	\$761,465	-\$501,465	Contracted costs do not include utility relocation or bridge construction.
Water Monitoring - Groundwater and Surface Water	\$490,000	\$475,000	\$15,000	\$253,446	\$221,554	\$236,554	52%	\$415,000	\$75,000	
Lower Basin Pilot Projects										
Kahnderosa Campground Construction	\$480,000	\$411,638	\$68,362	\$75,295	\$336,343	\$404,705	16%	\$411,638	\$68,362	
Lower Basin Pilot Project Property Purchase	\$75,000	\$0	\$75,000	\$0	\$0	\$75,000	0%	\$0	\$75,000	The Coeur d'Alene Trust is not aware of any pending projects requiring property purchase.
Remedy Protection- Design and Construction	\$3,400,000	\$3,285,877	\$114,123	\$2,346,732	\$939,145	\$1,053,268	69%	\$3,376,877	\$23,123	
Roadway Improvement Program- Design and Construction	\$4,000,000	\$3,436,996	\$563,004	\$2,074,249	\$1,362,747	\$1,925,751	52%	\$3,436,996	\$563,004	
Miscellaneous Work & Repair Project		\$10,000		\$0	\$10,000	\$0		\$0	\$0	
Subtota	\$22,465,000	\$19,873,980	\$2,601,020	\$10,889,532	\$8,974,448	\$11,575,468	48%	\$19,670,323	\$2,794,677	1
Contingency	\$250,000		\$250,000	\$0	\$0	\$250,000			\$0	
Tota	\$22,715,000	\$19,873,980	\$2,851,020	\$10,889,532	\$8,974,448	\$11,825,468	48%	\$19,670,323	\$2,794,677	1

### Coeur d'Alene Trust Account Values 3rd Quarter 2014

#### 3rd Quarter 2014

				3/4 4	uai	16/ 2014		
	Gen	eral Work Account		Special Work Account	ı	Custodial Account		Total
Beginning Account Value	\$	477,020,395	\$	44,456,440	\$	17,851,314	\$	539,328,149
				BlackRock In	ves	tment Accounts		
Beginning Account Value	\$	458,899,722	\$	44,456,440	\$	17,581,600	\$	520,937,762
Change in Value	\$	(10,343,687)	<u>\$</u>	(1,001,311)	\$	(395,998)	\$	(11,740,996)
Subtotal: Ending Balance	\$	448,556,035	\$	43,455,128	\$	17,185,602	\$	509,196,765
				Wells Fargo Co	omr	nercial Checking		
Beginning Account Value	\$	4,114,371			\$	269,715	\$	4,384,085
Credits	\$	7,505,074			\$	38,048	\$	7,543,122
Debits	\$	(7,550,409)			\$	(10,740)	\$	(7,561,149)
Subtotal:Ending Balance	\$	4,069,036			\$	297,022	\$	4,366,058
				Wells Fargo C	om	mercial Savings		
Beginning Account Value	\$	14,006,303					\$	14,006,303
Deposits	\$	-					\$	-
Transfer to Checking	\$	(7,500,000)					\$	(7,500,000)
Interest	\$	4,331					\$	4,331
Subtotal:Ending Balance	\$	6,510,633					\$	6,510,633
Quarter End Account Value	\$	459,135,705	\$	43,455,128	\$	17,482,624	\$	520,073,457
Additor Flid Mocodiff Adide	Ψ	700,100,100	Ψ	70,700,120	Ψ	11,702,024	Ψ	020,010, <del>4</del> 01
Change in Value							\$	(19,254,692)

**BLACKROCK** 

Oct 28, 2014 Daniel Silver danielisilver@msn.com

#### Holdings

As of 09/30/2014 Most current information available as of 09/30/2014.

Accounts	SHARES	COST	ADJUSTED COST	PRICE	PRICE DATE	MARKET VALUE	WEIGHT	UNREALIZED GAIN / LOSS	ADJUSTED UNREALIZED GAIN / LOSS
Reporting Currency: USD Successor Coeur d'Alene Custodial and Work Trust	- Settlement Date	415,619,057.46	525,021,467.72			509,196,765.20		93,577,707.74	- (15,824,712.22)
(689874) Coeur d'Alene - Custodial		14,019,208.25	17,710,507.87			17,185,601.73	1	3,166,393.48	(524,909.06)
Cash	0.92	0.92	-	1.000000	09/30/2014	0.92	0.00%	0.00	
SHORT-TERM INVESTMENT FUND B	2.00	2.00	-	1.000000	09/30/2014	2.00	0.00%	0.00	_
Successor Coeur d'Alene Trust Strategy U/A	1,402,813.84	14,019,205.33	17,710,507.87	12.250805	09/30/2014	17,185,598.81	100.00%	3,166,393.48	(524,909.06)
(689856) Coeur d'Alene - General Work		366,130,132.63	462,504,655.88			448,556,035.12		82,425,902.49	(13,948,622.40)
Cash	0.64	0.64	-	1.000000	09/30/2014	0.64	0.00%	0.00	*
SHORT-TERM INVESTMENT FUND B	1.00	1.00	-	1.000000	09/30/2014	1.00	0.00%	0.00	_
Successor Coeur d'Alene Trust Strategy U/A	36,614,412.97	366,130,130.99	462,504,655.88	12.250805	09/30/2014	448,556,033.48	100.00%	82,425,902.49	(13,948,622.40)
(689865) Coeur d'Alene - Specialized Work	,,,	35,469,716.58	44,806,303.97			43,455,128.35		7,985,411.77	(1,351,180.76)
Cash	0.14	0.14	-	1.000000	09/30/2014	0.14	0.00%	0.00	
SHORT-TERM INVESTMENT FUND B	5.00	5.00	- 1	1.000000	09/30/2014	5.00	0.00%	0.00	-
Successor Coeur d'Alene Trust Strategy U/A	3,547,123.90 .	35,469,711.44	44,806,303.97	12.250805	09/30/2014	43,455,123.21	100.00%	7,985,411.77	(1,351,180.76)

There are accounts for which we are not showing holdings.

#### Disclaimers

The "-" that appears under the fund listing in the Adjusted Cost and Adjusted Unrealized Gain/Loss (if applicable) columns indicate that adjusted cost income balances are not applicable for the given funds.

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# **Choice IV Commercial Checking**

Account number: 8863381383 ■ July 1, 2014 - July 31, 2014 ■ Page 1 of 3



SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST (GENERAL WORK) 606 COLUMBIA ST NW STE 212

OLYMPIA WA 98501-1093

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

# Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$4,114,370.55	\$2,500,000.00	-\$2,182,951.28	\$4,431,419.27

#### **Credits**

#### Electronic deposits/bank credits

Effective date	Posted date	Amount	Transaction detail	
	07/25	2,500,000.00	Tele-Transfer Fr MRS xxxxxx3549 Reference # Tfek5F9Kv9	
		\$2,500,000.00	Total electronic deposits/bank credits	
		\$2,500,000.00	Total credits	

#### **Debits**

#### Electronic debits/bank debits

Effective	Posted		
date	date	Amount	Transaction detail
	07/07	2,522.22	IRS Usataxpymt 070714 270458873133131 Successor Coeur Dalene
	07/07	1,850.00	Frontier Trust Ret Plan 212255 06302014 0000Coeur D'Alene
	07/08	199,168.54	WT Fed#00833 Washington Trust B /Ftr/Bnf=Dg & S Company Srf#
			IN14070814255405 Trn#140708131752 Rfb# 000000005
	07/14	5,863.22	Intuit Payroll S Quickbooks 140714 xxxxx1308 Successor Coeur D
	07/16	6,972.50	Intuit Payroll S Quickbooks 140716 xxxxx1308 Successor Coeur D
	07/16	1.63	Intuit Payroll S Quickbooks 140716 xxxxx1308 Successor Coeur D
	07/18	2,522.28	IRS Usataxpymt 071814 270459970725093 Successor Coeur Dalene
	07/18	439.18	IRS Usataxpymt 071814 270459905079740 Successor Coeur Dalene
	07/22	83.29	Xerox Corp. Xerox Invc 140721 1121337 0000Wells Fargo
	07/23	1,850.00	Frontier Trust Ret Plan 212255 07152014 0000Coeur D'Alene
	07/23	170.99	Xerox Corp. Xerox Invc 140722 1122896 0000Wells Fargo

Account number: 8863381383 ■ July 1, 2014 - July 31, 2014 ■ Page 2 of 3



### Electronic debits/bank debits (continued)

	07/30	5,864.25	Intuit Payroll S Quickbooks 140730 xxxxx1308 Successor Coeur D
	07/29	126.90	Harland Clarke Check/Acc. 072814 00043877575482 Successor Coeur D'Alen
Effective date	Posted date	Amount	Transaction detail

## \$227,435.00 Total electronic debits/bank debits

#### Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1936	11,725.74	07/01	1952	9.31	07/15	1964	2,829.00	07/28
1938*	3,077.82	07/01	1953	1,074.00	07/14	1966°	80.00	07/31
1939	81,614.36	07/01	1954	618.39	07/24	1967	207.42	07/30
1941	184,355.76	07/14	1955	515.00	07/28	1968	6,483.35	07/29
1942	294.63	07/15	1956	4,867.28	07/23	1969	49,845.47	07/31
1943	53,262.49	07/14	1957	868.75	07/25	1970	117,861.75	07/28
1944	22,846.46	07/23	1958	15.11	07/24	1971	1,136.00	07/28
1945	186,540.18	07/14	1959	433.47	07/24	1972	8,602.66	07/28
1948	357.00	07/15	1960	251,467.78	07/24	1973	151,666.66	07/28
1949	479.76	07/15	1961	315,778.64	07/24	1974	101,135.67	07/28
1950	249.37	07/15	1962	183,269.00	07/25	1975	74,686.03	07/28
1951	334.97	07/15	1963	136,927.00	07/23			

\$1,955,516.28

Total checks paid

<sup>\*</sup> Gap in check sequence.

\$2,182,951	.28	Total	deb	its

#### Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
06/30	4,114,370.55	07/16	3,374,617.05	07/25	4,952,459.43
07/01	4,017,952.63		3,371,655.59	07/28	4,494,026.66
07/07	4.013.580.41	07/22	3,371,572.30	07/29	4,487,416.41
07/08	3,814,411.87	07/23	3,204,910.57	07/30	4,481,344.74
07/14	3,383,316.22	07/24	2,636,597.18	07/31	4,431,419.27
07/15	3,381,591.18				

Average daily ledger balance

\$3,870,103.11



We want to let you know of important upcoming changes to your Wells Fargo business checking account.

Effective September 2, 2014, your Wells Fargo Choice IV Commercial Checking account will be renamed Wells Fargo Analyzed Business Checking. The Bank's Business Account Agreement, Business Account Fee and Information Schedule, and Funds Availability Policy will replace the current disclosures for your account. To view the new disclosure documents and other important disclosures regarding the order we post your checks and automatic payment transactions to your account please visit **wellsfargo.com/bizdisclosures**. Effective August 11, 2014 we will process these transactions based on the date and time they are received by Wells Fargo for payment instead of highest to lowest dollar amount. If there are multiple transactions with the same date and time, they will be processed by lowest to

# **Choice IV Commercial Checking**

Account number: 8863381383 ■ August 1, 2014 - August 31, 2014 ■ Page 1 of 2



SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST (GENERAL WORK) 606 COLUMBIA ST NW STE 212

OLYMPIA WA 98501-1093

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

# Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$4,431,419.27	\$4,000.00	-\$2,056,126.51	\$2,379,292.76

#### **Credits**

#### Electronic deposits/bank credits

		\$4,000.00	Total credits	•
		\$4.000.00	Total electronic deposits/bank credits	
	08/12	2,000.00	Transfer From Woodwaste,B&L Custodial Trust- Ima	
	08/12	2,000.00	Transfer From Mead Spl Site Custodial Tr - Ima	
date	date	Amount	Transaction detail	
Effective	Posted			

#### **Debits**

#### Electronic debits/bank debits

Effective	Posted		
date	date	Amount	Transaction detail
	08/05	2,522.22	IRS Usataxpymt 080514 270461752044828 Successor Coeur Dalene
	08/05	1,850.00	Ascensus Trust Ret Plan 212255 07312014 0000Coeur D'Alene
	08/11	1.63	Intuit Payroll S Quickbooks 140811 xxxxx1308 Successor Coeur D
	08/11	7,448.12	Intuit Payroll S Quickbooks 140811 xxxxx1308 Successor Coeur D
	08/14	5,864.24	Intuit Payroll S Quickbooks 140814 xxxxx1308 Successor Coeur D
	08/19	1,850.00	Ascensus Trust Ret Plan 212255 08152014 0000Coeur D'Alene
	08/20	3,333.18	IRS Usataxpymt 082014 270463215381591 Successor Coeur Dalene
	08/22	84.47	Xerox Corp. Xerox Invc 140821 1132378 0000Wells Fargo
	08/25	170.99	Xerox Corp. Xerox Invc 140822 1133159 0000Wells Fargo
	08/28	5,864.25	Intuit Payroll S Quickbooks 140828 xxxxx1308 Successor Coeur D
		400.000.00	

\$28,989.10 Total electronic debits/bank debits

Account number: 8863381383 ■ August 1, 2014 - August 31, 2014 ■ Page 2 of 2



Checks paid								
Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1976	361,042.96	08/13	1984	23,067.88	08/18	1991	398,823.31	08/26
1978	4,867.28	08/21	1985	16,156.15	08/15	1992	435.00	08/29
1979	500.00	08/25	1986	63.50	08/25	1993	41.82	08/28
1980	459.02	08/22	1987	240.50	08/25	1994	303,943.65	08/28
1981	524.05	08/25	1988	1,073.00	08/21	1995	122,759.00	08/25
1982	169.72	08/25	1989	473.00	08/27	1997	440,062.95	08/25
1983	299.51	08/13	1990	164,351.24	08/26	1998	187,783.87	08/26

\$2,027,137.41

Total checks paid

\$2,056,126.51 Total debits

Daily I	edaer	balance	summary
---------	-------	---------	---------

Date	Balance	Date	Balance	Date	Balance
07/31	4,431,419.27	08/15	4,040,234.44	08/25	3,441,008.90
08/05	4,427,047.05	08/18	4,017,166.56	08/26	2,690,050.48
08/11	4,419,597.30	08/19	4,015,316.56	08/27	2,689,577.48
08/12	4,423,597.30	08/20	4,011,983.38	08/28	2,379,727.76
08/13	4,062,254.83	08/21	4,006,043.10	08/29	2,379,292.76
08/14	4.056.390.59	08/22	4,005,499.61		

Average daily ledger balance

\$3,863,734.00

<sup>\*</sup> Gap in check sequence.

Account number: 8863381383 ■ September 1, 2014 - September 30, 2014 ■ Page 1 of 2



SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST (GENERAL WORK) 606 COLUMBIA ST NW STE 212 OLYMPIA WA 98501-1093

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

# Analyzed Business Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381383	\$2,379,292.76	\$5,001,074.22	-\$3,311,330.77	\$4,069,036.21

#### **Credits**

#### Electronic deposits/bank credits

		\$5,001,074.22	Total credits
		\$5,001,074.22	Total electronic deposits/bank credits
	09/24	3,000,000.00	Tele-Transfer Fr MRS xxxxxx3549 Reference # Tfe8Gshynx
	09/09	2,000,000.00	Tele-Transfer Fr MRS xxxxxx3549 Reference # Tfeqxx9N8L
	09/08	1,074.22	Online Transfer 2ND Quarter Payroll Taxes Ref #Bbeg8Rm7W5
Effective date	Posted date	Amount	Transaction detail

#### **Debits**

#### Electronic debits/bank debits

Effective	Posted		
date	date	Amount	Transaction detail
	09/04	2,522.22	IRS Usataxpymt 090414 270464752124596 Successor Coeur Dalene
	09/08	1,850.00	Ascensus Trust Ret Plan 212255 08312014 0000Coeur D'Alene
	09/10	1.74	Intuit Payroll S Quickbooks 140910 xxxxx1308 Successor Coeur D
	09/10	362.90	IRS Usataxpymt 091014 270465345290584 Successor Coeur Dalene
	09/10	5,541.98	Intuit Payroll S Quickbooks 140910 xxxxx1308 Successor Coeur D
	09/12	5,864.56	Intuit Payroll S Quickbooks 140912 xxxxx1308 Successor Coeur D
	09/17	1,850.00	Ascensus Trust Ret Plan 212255 09152014 0000Coeur D'Alene
	09/18	2,522.24	IRS Usataxpymt 091814 270466102071433 Successor Coeur Dalene
	09/22	67.45	Xerox Corp. Xerox Invc 140921 1141535 0000Wells Fargo
	09/23	170.99	Xerox Corp. Xerox Invc 140922 1142835 0000Wells Fargo
_	09/29	5,864.56	Intuit Payroll S Quickbooks 140929 xxxxx1308 Successor Coeur D
	-	400.010.01	

\$26,618.64 Total electronic debits/bank debits



Checks paid								
Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1977	90.00	09/02	2011	182.69	09/10	2025	445.04	09/17
1996	7,365.54	09/04	2012	69.95	09/09	2026	4,867.28	09/24
1999	4,068.49	09/05	2013	12,500.00	09/05	2027	28.47	09/25
2000	35,765.93	09/11	2014	229.40	09/15	2028	295,886.74	09/25
2001	12,423.92	09/04	2015	1,498.18	09/15	2029	2,317.26	09/25
2002	97,092.71	09/09	2016	165.20	09/15	2030	69.95	09/26
2003	256,897.77	09/09	2017	108,899.58	09/17	2031	539,157.31	09/25
2004	10,746.94	09/08	2018	3,600.00	09/15	2036*	367.00	09/29
2005	5,788.00	09/05	2019	10,778.40	09/19	2037	202.34	09/30
2006	94,340.08	09/09	2020	41,308.64	09/11	2040	42,412.75	09/30
2007	126,971.43	09/05	2021	1,072.00	09/11	2044	317,235.87	09/29
2008	53,696.09	09/05	2022	854.00	09/19	2045	846,393.68	09/26
2009	291,210.01	09/04	2023	43,696.54	09/16	2046	13,282.50	09/26
2010	299.45	09/09	2024	435.00	09/24			

\$3,284,712.13

Total checks paid

,7

\$3,311,330.77 Total debits

Daily	ledger	balance	summary
Data			Ralai

Date	Balance	Date	Balance	Date	Balance
08/31	2,379,292.76	09/11	3,318,198.50	09/22	3,137,727.91
09/02	2,379,202.76	09/12	3,312,333.94	09/23	3,137,556.92
09/04	2,065,681.07	09/15	3,306,841.16	09/24	6,132,254.64
09/05	1,862,657.06	09/16	3,263,144.62	09/25	5,294,864.86
09/08	1,851,134.34	09/17	3,151,950.00	09/26	4,435,118.73
09/09	3,402,434.38	09/18	3,149,427.76	09/29	4,111,651.30
09/10	3,396,345.07	09/19	3,137,795.36	09/30	4,069,036.21

Average daily ledger balance \$3,272,322.07

NOTICE: Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery PO Box 5058 Portland, OR. 97208-5058. You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

<sup>\*</sup> Gap in check sequence.

# **Choice IV Commercial Checking**

Account number: 8863381409 ■ July 1, 2014 - July 31, 2014 ■ Page 1 of 2



SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST (CUSTODY) 606 COLUMBIA ST NW STE 212

OLYMPIA WA 98501-1093

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

### Choice IV Commercial Checking

Account number	Beginning balance	Total credits	Total debits	Ending balance
8863381409	\$269,714.60	\$0.00	-\$3,035.36	\$266,679.24

#### **Debits**

#### Electronic debits/bank debits

Effective	Posted		
date	date	Amount	Transaction detail
	07/11	36.71	Client Analysis Srvc Chrg 140710 Svc Chge 0614 000008863381409
	07/28	8.84	State of WA-Esd Esd ACH 6 Esd WA Ui-Tax Successor Coeur Dalene
	07/29	47.63	Labor&Industries L&I ELF 140729 18709900-xxxxxx Successor Coeur D'Alen
		\$93.18	Total electronic debits/bank debits

#### Checks paid

Number	Amount	Date	Numbe	er Amount	Date	Number	Amount	Date
1251	189.00	07/15	1253	682.50	07/22	1255	125.00	07/30
1252	1,869.91	07/23	1254	75.77	07/24		- <u></u>	
		\$2,942,18	To	otal checks paid				

\$2,942.18 Total checks pair

\$3,035.36 Total debits

#### Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
06/30	269,714.60	07/22	268,806.39	07/28	266,851.87
07/11	269,677.89	07/23	266,936.48	07/29	266,804.24
07/15	269,488.89	07/24	266,860.71	07/30	266,679.24

Average daily ledger balance \$268,789.68

Account number: 8863381409 ■ July 1, 2014 - July 31, 2014 ■ Page 2 of 2





# MPORTANT ACCOUNT INFORMATION

We want to let you know of important upcoming changes to your Wells Fargo business checking account.

Effective September 2, 2014, your Wells Fargo Choice IV Commercial Checking account will be renamed Wells Fargo Analyzed Business Checking. The Bank's Business Account Agreement, Business Account Fee and Information Schedule, and Funds Availability Policy will replace the current disclosures for your account. To view the new disclosure documents and other important disclosures regarding the order we post your checks and automatic payment wellsfargo.com/bizdlsclosures. Effective August 11, 2014 we will process transactions to your account please visit these transactions based on the date and time they are received by Wells Fargo for payment instead of highest to lowest dollar amount. If there are multiple transactions with the same date and time, they will be processed by lowest to highest dollar amount. Effective September 17, 2014, your account's available balance will be updated throughout the day as we will process checks and automatic payments based on the date and time they are received by Wells Fargo for payment.

If you have questions about these changes, or would like to request a paper copy of any disclosures, please contact your local banker or call the phone number listed at the top of your statement.

# **Choice IV Commercial Checking**

Account number: 8863381409 ■ August 1, 2014 - August 31, 2014 ■ Page 1 of 2



SUCCESSOR COEUR D'ALENE **CUSTODIAL AND WORK TRUST** (CUSTODY) 606 COLUMBIA ST NW STE 212 **OLYMPIA WA 98501-1093** 

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

# Choice IV Commercial Checking

ted : 6	Amount 600.00	\$36,033.11  Transaction detail  Mobile Deposit : Ref Number :6140  Total deposits	-\$4,347.68 60852579	\$298,364.67
6	600.00	Mobile Deposit : Ref Number :6140	60852579	
6	600.00	Mobile Deposit : Ref Number :6140	60852579	
6	600.00	Mobile Deposit : Ref Number :6140	60852579	
		<del></del>	60852579	
	\$600.00	Total deposits		
osits/bank credits ted	•			
•	Amount	Transaction detail		
5	35,433.11	Deposit Made In A Branch/Store		
\$3	5,433.11	Total electronic deposits/bank co	redits	
\$3	6,033.11	Total credits	<u> </u>	<del> </del>
,	\$3	Amount	Amount Transaction detail 35,433.11 Deposit Made In A Branch/Store \$35,433.11 Total electronic deposits/bank cr	Amount Transaction detail 35,433.11 Deposit Made In A Branch/Store \$35,433.11 Total electronic deposits/bank credits

#### Electronic debits/bank debits

		\$35.41	Total electronic debits/bank debits
	08/11	35.41	Client Analysis Srvc Chrg 140808 Svc Chge 0714 000008863381409
date	date	Amount	Transaction detail
Effective	Posted		

Account number: 8863381409 ■ August 1, 2014 - August 31, 2014 ■ Page 2 of 2



		\$4,347.68	Total debits				<del></del>	
		\$4,312.27	Total checks pa	id 	<u>.</u>			
1257	2,889.53	08/19	1259	430.79	08/25			
1256	756.88	08/11	1258	75.73	08/22	1260	159.34	08/29
Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
Checks paid								

### Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
07/31	266.679.24	08/15	301.920.06	08/25	298,524.01
08/06	267.279.24	08/19	299,030.53	08/29	298,364.67
08/11	266,486.95	08/22	298,954.80		

Average daily ledger balance \$284,727.95

# **Analyzed Business Checking**

Account number: 8863381409 ■ September 1, 2014 - September 30, 2014 ■ Page 1 of 2



SUCCESSOR COEUR D'ALENE **CUSTODIAL AND WORK TRUST** (CUSTODY) 606 COLUMBIA ST NW STE 212 OLYMPIA WA 98501-1093

#### Questions?

Available by phone 24 hours a day, 7 days a week: 1-800-CALL-WELLS (1-800-225-5935)

Online: wellstargo.com

Write: Wells Fargo Bank, N.A. (120)

Washington PCS - Bellevue

P.O. Box 6995

Portland, OR 97228-6995

# **Account summary**

# Analyzed Business Checking

Account number E		Beginning balance	Total credits	Total debits	Ending balance	
8863381409 \$298,364.6			\$2,015.00	-\$3,357.42	\$297,022.25	
Credits Deposits						
Effective	Posted					
date	date	Amount	Transaction detail			
09/09		2,015.00	Mobile Deposit : Ref Number :209			
		\$2,015.00	Total deposits			
		\$2,015.00	Total credits			
Debits Electronic	c debits/bani	k debits				
Effective	Posted					

O9/08         1,074.22         Online Transfer 2ND Quarter Payroll Taxes Ref #Bbeg8Rm7W5           09/11         35.70         Client Analysis Srvc Chrg 140910 Svc Chge 0814 00000886338140	
date date Amount mansaction detail	
Effective Posted date date Amount Transaction detail	

#### Checks paid

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1261	1,620.55	09/11	1263	551.25	09/12	1274	75.70	09/26

\$2,247.50

Total checks paid

\$3,357.42 **Total debits** 

<sup>\*</sup> Gap in check sequence.

Account number: 8863381409 ■ September 1, 2014 - September 30, 2014 ■ Page 2 of 2



#### Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
08/31	298,364.67	09/09	299,305.45	09/12	297,097.95
09/08	297,290.45	09/11	297,649.20	09/26	297,022.25

Average daily ledger balance

\$297,552.85

NOTICE: Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery PO Box 5058 Portland, OR. 97208-5058. You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.



# PMA® Private Banking PMA Package

DCNI11DHBN 000011

OLYMPIA WA 98501-1093

Questions? Please contact us:

The Private Bank Service Team Available 24 hours a day, 7 days a week

Phone: 1-877-646-8560, TTY: 1-800-600-4833

Online: wellsfargo.com

Write: Wells Fargo Private Bank 85 Cleveland Road 1st Floor, MAC: A0330-012 Pleasant Hill, CA 94523-3478

### July 31, 2014

Total assets:	\$11,508,015.23
Last month:	\$14,006,302.68
Change in \$:	\$(2,498,287.45)
Change in %:	(17.84)%
Total liabilities:	\$1,253.10
Last month:	\$1,356.31
Change in \$:	\$(103.21)
Change in %:	(7.61)%
Qualifying Balance:	\$11,509,268.33
Contents	Page
Overview	
Private Banking Interest Check	ing 4

 Savings and Retirement Savings.
 5

 Wells Fargo Credit Cards (4).
 6

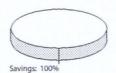


# **Overview of your PMA account**

### Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/ decrease (\$)	Percent change
Private Banking Interest Checking (6782079377)	N/A	0.00	0.00	0.00	0.00%
Private Banking Market Rate Savings (2068983549)	100%	14,006,302.68	11,508,015.23	(2,498,287.45)	(17.84)%
	Total assets	\$14,006,302.68	\$11,508,015.23	(\$2,498,287.45)	(17.84)%

Total asset allocation (by account type)

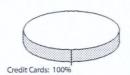


# Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/ decrease (\$)	Percent change
Wells Fargo Credit Card + (4856-2002-2492-4202)	15%	0.00	189.00	189.00	100.00%
Wells Fargo Credit Card + (4856-2002-2551-0240)	27%	166.88	334.97	168.09	100.73%
Wells Fargo Credit Card + (4856-2002-2551-0257)	20%	579.68	249.37	(330.31)	(56.98)%
Wells Fargo Credit Card + (4856-2002-2674-7627)	38%	609.75	479.76	(129.99)	(21.32)%
· ·	Total liabilities	\$1,356.31	\$1,253.10	(\$103.21)	(7.61)%

<sup>+</sup> Refer to your statement for actual statement dates.

Total liability allocation (by account type)



# **Available credit**

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Total available credit	\$16,000.00	\$1,253.10	\$14,746.00
Wells Fargo Credit Card (4856-2002-2674-7627)	4,000.00	479.76	3,520.00
Wells Fargo Credit Card (4856-2002-2551-0257)	4,000.00	249.37	3,750.00
Wells Fargo Credit Card (4856-2002-2551-0240)	4,000.00	334.97	3,665.00
Wells Fargo Credit Card (4856-2002-2492-4202)	4,000.00	189.00	3,811.00
Account	Approved credit line	Credit used	Credit available





**OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)** 

## Interest, dividends and other income

The information below should not be used for tax planning purposes.

Total interest, dividends and other income	\$1,712.55	\$8,013.92
Private Banking Market Rate Savings (2068983549)	1,712.55	8,013.92
Account	This month	This year

#### Important Account Information

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit, trust and foreign exchange accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.



Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# **Private Banking Interest Checking**

Activity summary	
Balance on 7/1	0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Balance on 7/31	\$0.00

Account number: 6782079377
SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)
WASHINGTON account terms and conditions apply

Questions about your account: 1-877-646-8560

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Inter	est	you've	earned
			7/21

\$0.00
\$0.00
0.00%
\$0.00

#### **Important Account Information**

As a valued Private Banking client, your PMA Package has no monthly service fee.

#### **Important Account Information**

We want to let you know about a clarification to the Consumer Account Fee and Information Schedule regarding ACH stop payments. Effective April 7, 2014 the section of the Schedule titled, "Service Fees" the sub section "Stop Payments" is deleted and replaced with the following:

#### **Stop Payments:**

To request stop payments online or by phone for paper item (check) or pre-authorized ACH (Automated Clearing House) item, you will need to provide the following:

- ACH item Company Name, Account Number, ACH Merchant ID and/or Company ID and Amount of item
- Paper item Name of Payee, Account Number, Paper item number or range of paper item numbers, Paper item date and Amount of item

Please note the stop payment fee remains unchanged at \$31 per item.





Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out

# **Private Banking Market Rate Savings**

#### **Activity summary**

Balance on 7/1 14.006.302.68 Deposits/Additions 1,712.55 Withdrawals/Subtractions - 2.500.000.00 Balance on 7/31 \$11,508,015.23

Account number: 2068983549

SUCCESSOR COEUR D'ALENE **CUSTODIAL AND WORK TRUST** DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)

WASHINGTON account terms and conditions apply Questions about your account: 1-877-646-8560

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

#### Interest you've earned

Interest earned this month \$1,712.55 Average collected balance this month \$13,441,786.55 Annual percentage yield earned 0.15% Interest paid this year \$8,013.92

#### **Transaction history**

T I .		44 740 55	42 500 000 00	
Ending	balance on 7/31			11,508,015.23
7/31	Interest Payment	1,712.55		11,508,015.23
7/25	Tele-Transfer to Xxxxxx1383 Reference # Tfek5F9Kv9		2,500,000.00	11,506,302.68
Beginn	ing balance on 7/1			14,006,302.68
Date	Description	Additions	Subtractions	Balance
		Deposits/	Withdrawals/	Ending Daily



# **Wells Fargo Credit Card Accounts**

# Wells Fargo Credit Card

Cre	edit card summary	
	Credit line	4,000.00
	Available credit	3,811.00
	Outstanding balance as of 7/2	\$189.00

Account number: 4856-2002-2492-4202

JOSEPH R WILLIAMS COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 5/2/14 5/31/14.

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,665.00
Outstanding balance as of 7/2	\$334.97

Account number: 4856-2002-2551-0240

DANIEL J SILVER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 6/3/14 7/2/14.

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,750.00
Outstanding balance as of 7/2	\$249.37

Account number: 4856-2002-2551-0257

DANIEL E MEYER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 6/3/14 7/2/14.







WELLS FARGO CREDIT CARD ACCOUNTS (CONTINUED)

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,520.00
Outstanding balance as of 7/2	\$479.76

Account number: 4856-2002-2674-7627

JAMES C FINLAY COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 6/3/14 7/2/14.



#### Worksheet to balance your checking account

- 1. Go through your check register and mark each check (this includes cancelled, converted and substitute checks that may appear on your statement), withdrawal, ATM transaction, payment, deposit or other credit listed in the "Transaction history" section of your statement. Be sure your register shows any interest or dividends paid into your account and any service charges, automatic payments or transfers withdrawn from your account during this statement period.
- 2. Using the chart below, list any outstanding, converted or substitute checks, as well as any ATM withdrawals, payments or any other withdrawals (including any from previous months) which are listed in your register but are not shown on your statement.
- 3. Balance your account by filling in the spaces below.

ENTER					
A The "ending balance" shown on your statement		\$	Items outstanding		
⇔ ADD	ċ		Check number	Amount	
B Any deposits listed in	\$				
your register or transfers into	\$				
your account which are not	\$				
shown on your statement	\$				
	\$	→\$			
⇔ CALCULATE SUBTOTAL (Add parts <b>A</b> and <b>B</b> )		\$			
SUBTRACT © Total of outstanding checks and withdrawals from the chart at right		-\$			
⇔ CALCULATE ENDING BALANCE (Part A + Part B - Part C) This amount should be the					
same as the current balance shown in your check register.		\$	Total	\$	

## **General statement policies for Wells Fargo Bank**

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- Checking account information. After balancing your checking account, please report any differences to us as soon as possible but no later than within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer. These provisions are explained below.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- **3.** Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ Deposit and credit products offered by Wells Fargo Bank, N.A., Member FDIC.







# PMA® Private Banking PMA Package

DCNI11DHBO 000258

SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
DANIEL J SILVER TTE
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093



Questions? Please contact us:

The Private Bank Service Team
Available 24 hours a day, 7 days a week

Phone: 1-877-646-8560, TTY: 1-800-600-4833

Online: wellsfargo.com

Write: Wells Fargo Private Bank 85 Cleveland Road 1st Floor, MAC: A0330-012 Pleasant Hill, CA 94523-3478

### August 31, 2014

Total assets: Last month: Change in \$: Change in %:	\$11,509,481.41 \$11,508,015.23 \$1,466.18 0.01%	
Total liabilities: Last month: Change in \$: Change in %:	<b>\$1,365.06</b> \$1,253.10 \$111.96 8.93%	
Qualifying Balance:	\$11,510,846.47	
Contents Overview	<i>Page</i>	
Private Banking Interest Checki	cking 4	
Savings and Retirement Savings		
Wells Fargo Credit Cards (4)	6	

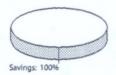


# **Overview of your PMA account**

### **Assets**

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/ decrease (\$)	Percent change
Private Banking Interest Checking (6782079377)	N/A	0.00	0.00	0.00	0.00%
Private Banking Market Rate Savings (2068983549)	100%	11,508,015.23	11,509,481.41	1,466.18	0.01%
	Total assets	\$11,508,015.23	\$11,509,481.41	\$1,466.18	0.01%

Total asset allocation (by account type)

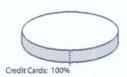


# Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/ decrease (\$)	Percent change
Wells Fargo Credit Card + (4856-2002-2492-4202)	32%	189.00	430.79	241.79	127.93%
Wells Fargo Credit Card + (4856-2002-2551-0240)	38%	334.97	524.05	189.08	56.45%
Wells Fargo Credit Card + (4856-2002-2551-0257)	12%	249.37	169.72	(79.65)	(31.94)%
Wells Fargo Credit Card + (4856-2002-2674-7627)	18%	479.76	240.50	(239.26)	(49.87)%
	Total liabilities	\$1,253.10	\$1,365.06	\$111.96	8.93%

<sup>+</sup> Refer to your statement for actual statement dates.

#### Total liability allocation (by account type)



# **Available credit**

The Information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Wells Fargo Credit Card (4856-2002-2492-4202)	4,000.00	430.79	3,569.00
Wells Fargo Credit Card (4856-2002-2551-0240)	4,000.00	524.05	3,475.00
Wells Fargo Credit Card (4856-2002-2551-0257)	4,000.00	169.72	3,830.00
Wells Fargo Credit Card (4856-2002-2674-7627)	4,000.00	240.50	3,679.00
Total available credit	\$16,000.00	\$1,365.06	\$14,553.00







#### **OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**

### Interest, dividends and other income

The information below should not be used for tax planning purposes.

Total interest, dividends and other income	\$1,466.18	\$9,480.10
Private Banking Market Rate Savings (2068983549)	1,466.18	9,480.10
Account	This month	This year

#### **Important Account Information**

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit, trust and foreign exchange accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

#### Important Account Information

#### Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.



Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# **Private Banking Interest Checking**

Balance on 8/31	\$0.00
Withdrawals/Subtractions	- 0.00
Deposits/Additions	0.00
Balance on 8/1	0.00
Activity summary	

Account number: 6782079377
SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)
WASHINGTON account terms and conditions apply
Questions about your account: **1-877-646-8560** 

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest	vou've	earned	ı
	,		

Interest paid on 8/31	\$0.00
Average collected balance this month	\$0.00
Annual percentage yield earned	0.00%
Interest paid this year	\$0.00

#### **Important Account Information**

As a valued Private Banking client, your PMA Package has no monthly service fee.



Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# **Private Banking Market Rate Savings**

#### **Activity summary**

 Balance on 8/1
 11,508,015.23

 Deposits/Additions
 1,466.18

 Withdrawals/Subtractions
 - 0.00

 Balance on 8/31
 \$11,509,481.41

Account number: 2068983549

SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)

WASHINGTON account terms and conditions apply

Questions about your account: 1-877-646-8560

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

#### Interest you've earned

Interest earned this month \$1,466.18

Average collected balance this month \$11,508,015.23

Annual percentage yield earned 0.15%

Interest paid this year \$9,480.10

#### **Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginni	ng balance on 8/1			11,508,015.23
8/29	Interest Payment	1,466.18		11,509,481.41
Ending	balance on 8/31			11,509,481.41
Totals		\$1,466.18	\$0.00	



# **Wells Fargo Credit Card Accounts**

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,569.00
Outstanding balance as of 8/4	\$430.79

Account number: 4856-2002-2492-4202

JOSEPH R WILLIAMS COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 7/2/14 8/4/14.

# Wells Fargo Credit Card

Credit card summary			
Credit line	4,000.00		
Available credit	3,475.00		
Outstanding balance as of 8/4	\$524.05		

Account number: 4856-2002-2551-0240

DANIEL J SILVER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 7/2/14 8/4/14.

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,830.00
Outstanding balance as of 8/4	\$169.72

Account number: 4856-2002-2551-0257

DANIEL E MEYER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 7/2/14 8/4/14.









WELLS FARGO CREDIT CARD ACCOUNTS (CONTINUED)

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,679.00
Outstanding balance as of 8/4	\$240.50

Account number: 4856-2002-2674-7627

JAMES C FINLAY COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 7/2/14 8/4/14.



#### Worksheet to balance your checking account

- 1. Go through your check register and mark each check (this includes cancelled, converted and substitute checks that may appear on your statement), withdrawal, ATM transaction, payment, deposit or other credit listed in the "Transaction history" section of your statement. Be sure your register shows any interest or dividends paid into your account and any service charges, automatic payments or transfers withdrawn from your account during this statement period.
- Using the chart below, list any outstanding, converted or substitute checks, as well as any ATM withdrawals, payments or any other withdrawals (including any from previous months) which are listed in your register but are not shown on your statement.
- 3. Balance your account by filling in the spaces below.

-	N	Г	-	R
-		۰	-	п

- A The "ending balance" shown on your statement
- ADD
- B Any deposits listed in your register or transfers into your account which are not shown on your statement
- ⇔ CALCULATE SUBTOTAL (Add parts A and B)
- **SUBTRACT**
- C Total of outstanding checks and withdrawals from the chart at right
- ⇒ CALCULATE
  ENDING BALANCE
  (Part A + Part B Part C)
  This amount should be the same as the current balance shown in your check register.

\$	Items outstanding	Items outstanding		
	Check number	Amount		
\$				
\$				
\$				
\$				
\$ →\$				
\$				
-\$	<u></u>			
\$	Total	\$		

# General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- balancing your checking account, please report any differences to us as soon as possible but no later than within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer. These provisions are explained below.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- **3.** Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ Deposit and credit products offered by Wells Fargo Bank, N.A., Member FDIC.







# PMA® Private Banking PMA Package

DCNI11DHBQ 000240

USTODIAL AND WORK TRUST
DANIEL J SILVER TTE
606 COLUMBIA ST NW STE 212
OLYMPIA WA 98501-1093



The Private Bank Service Team Available 24 hours a day, 7 days a week

Phone: 1-877-646-8560, TTY: 1-800-600-4833

Online: wellsfargo.com

Write: Wells Fargo Private Bank 85 Cleveland Road 1st Floor, MAC: A0330-012

Pleasant Hill, CA 94523-3478

#### September 30, 2014

Total assets:	\$6,510,633.34
Last month:	\$11,509,481.41
Change in \$:	\$(4,998,848.07)
Change in %:	(43.43)%
Total liabilities:	\$1,727.58
Last month:	\$1,365.06
Change in \$:	\$362.52
Change in %:	26.56%
Qualifying Balance:	\$6,512,360.92
Contents	Page
Overview	2
Private Banking Interest Checking	4
Savings and Retirement Savings	5
Wells Fargo Credit Cards (4)	6

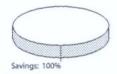


# **Overview of your PMA account**

### **Assets**

	Total assets	\$11,509,481.41	\$6,510,633.34	(\$4,998,848.07)	(43.43)%
Private Banking Market Rate Savings (2068983549)	100%	11,509,481.41	6,510,633.34	(4,998,848.07)	(43.43)%
Private Banking Interest Checking (6782079377)	N/A	0.00	0.00	0.00	0.00%
Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/ decrease (\$)	Percent change

Total asset allocation (by account type)

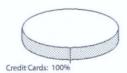


# Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/ decrease (\$)	Percent change
Wells Fargo Credit Card + (4856-2002-2492-4202)	N/A	430.79	0.00	(430.79)	(100.00)%
Wells Fargo Credit Card + (4856-2002-2551-0240)	N/A	524.05	0.00	(524.05)	(100.00)%
Wells Fargo Credit Card + (4856-2002-2551-0257)	13%	169.72	229.40	59.68	35.16%
Wells Fargo Credit Card + (4856-2002-2674-7627)	87%	240.50	1,498.18	1,257.68	522.94%
	Total liabilities	\$1,365.06	\$1,727.58	\$362.52	26.56%

<sup>+</sup> Refer to your statement for actual statement dates.

Total liability allocation (by account type)



# **Available credit**

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Wells Fargo Credit Card (4856-2002-2492-4202)	4,000.00	0.00	4,000.00
Wells Fargo Credit Card (4856-2002-2551-0240)	4,000.00	0.00	4,000.00
Wells Fargo Credit Card (4856-2002-2551-0257)	4,000.00	229.40	3,703.00
Wells Fargo Credit Card (4856-2002-2674-7627)	4,000.00	1,498.18	2,501.00
Total available credit	\$16,000.00	\$1,727.58	\$14,204.00







#### **OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**

# Interest, dividends and other income

The information below should not be used for tax planning purposes.

Total interest, dividends and other income	\$1,151.93	\$10,632.03
Private Banking Market Rate Savings (2068983549)	1,151.93	10,632.03
Account	This month	This year

#### **Important Account Information**

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit, trust and foreign exchange accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

#### Important Account Information

#### Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.

#### **Important Account Information**

#### **Merchant-Issued Debit Cards**

Are you using a merchant-issued debit card to make purchases (i.e., Target® REDcard)? These unique purchasing cards (which typically provide reward points or discounts) are issued by a retailer when you provide them your Wells Fargo checking account and routing numbers. There are some very important differences between the merchant-issued purchasing card (not issued by Wells Fargo) and your Wells Fargo-issued debit card. When you use a merchant-issued card to make a purchase, the transaction is not immediately sent to Wells Fargo to confirm if your account has available funds. These transactions do not immediately reflect as pending withdrawals nor do they reduce your available balance. Instead, the merchant sends the transaction to Wells Fargo as an automatic payment (ACH) transaction - and this is typically one to three days AFTER you made the purchase. When the purchase amount is sent to Wells Fargo for payment, the transaction will be paid with funds in your account, or if your account has insufficient funds to cover the transaction we may pay the transaction into overdraft (at the bank's discretion), or return it unpaid. If the transaction is paid into overdraft or returned unpaid, you may be assessed an overdraft or returned item fee. If the item is returned, the merchant may also charge a returned item fee and they will more than likely resubmit the transaction which could cause additional fees if there is not enough money in the account. As a result, it is very important for you to keep track of these purchases to avoid overspending.



# **Private Banking Interest Checking**

Activity summary	
Balance on 9/1	0.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Balance on 9/30	\$0.00

Account number: 6782079377
SUCCESSOR COEUR D'ALENE
CUSTODIAL AND WORK TRUST
DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)
WASHINGTON account terms and conditions apply

Questions about your account: 1-877-646-8560

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned			
Interest paid on 9/30	\$0.00		
Average collected balance this month	\$0.00		
Annual percentage yield earned	0.00%		
Interest paid this year	\$0.00		

#### **Important Account Information**

The Wells Fargo Consumer Account Agreement will be updated effective October 29, 2014, and the Terms & Conditions for Wells Fargo Consumer Debit Cards will be updated effective November 15, 2014, to clarify that if you attempt to make a debit card purchase that causes you to exceed your daily purchase limit, we may, in certain circumstances, authorize that debit card transaction provided you have a sufficient balance to cover the purchase. Your daily limits are subject to periodic review and are subject to change based on account history, activity, and other factors. (Not available for certain accounts such as Teen Checking, Opportunity Checking®, and savings accounts.)

For more details, refer to the Consumer Account Agreement Addenda at wellsfargo.com/wfonline/consumer\_deposit\_acct\_fee or contact your local banker.

#### **Important Account Information**

As a valued Private Banking client, your PMA Package has no monthly service fee.





# **Private Banking Market Rate Savings**

#### **Activity summary**

 Balance on 9/1
 11,509,481.41

 Deposits/Additions
 1,151.93

 Withdrawals/Subtractions
 -5,000,000.00

 Balance on 9/30
 \$6,510,633.34

Account number: 2068983549

SUCCESSOR COEUR D'ALENE CUSTODIAL AND WORK TRUST DANIEL J SILVER TTE

Wells Fargo Bank, N.A. (Member FDIC)

WASHINGTON account terms and conditions apply

Questions about your account: 1-877-646-8560

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

#### Interest you've earned

Interest earned this month \$1,151.93

Average collected balance this month \$9,342,814.74

Annual percentage yield earned 0.15%

Interest paid this year \$10,632.03

#### **Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginn	ing balance on 9/1			11,509,481.41
9/9 9/24 9/30	Tele-Transfer to Xxxxxx1383 Reference # Tfeqxx9N8L Tele-Transfer to Xxxxxx1383 Reference # Tfe8Gshynx Interest Payment	1,151,93	2,000,000.00 3,000,000.00	9,509,481.41 6,509,481.41 6,510,633.34
Ending	balance on 9/30	.,,		6,510,633.34
Totals		\$1,151.93	\$5,000,000.00	

#### Important Account Information

#### **Excess Activity in a Savings Account**

Regulation D and the Bank limit certain types of withdrawals and transfers from each savings or money market account to a combined total of six (6) per monthly statement period (exceptions to the statement period may apply). The limited items include all transfers and payments through Online Banking (including Mobile and Text Banking) or the telephone (automated and banker-assisted); pre-authorized transfers and withdrawals (including recurring and one time); checks and debit or ATM card purchases; transfers for Overdraft Protection; transfers and payments to Wells Fargo credit cards, lines of credit, and loans; and all wires (whether in person, on the telephone or online).

Except for wire transfers, there are no limits on withdrawals or transfers made in person, at an ATM or Wells Fargo banking location or any types of deposits.

An excess activity fee of \$15 is assessed for transactions exceeding the limit and accounts that exceed the limit on more than an occasional basis will be converted to a checking account (or closed). If the withdrawal and transfer limit is reached, we may decline transfers and withdrawals for the remainder of the monthly statement period (exceptions to the statement period may apply) to help you avoid a fee and account conversion or closure.

For additional information, see your Account Agreement, talk with a local banker, or call the number on the top of your statement.



# **Wells Fargo Credit Card Accounts**

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	4,000.00
Outstanding balance as of 9/2	\$0.00

Account number: 4856-2002-2492-4202

JOSEPH R WILLIAMS COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 8/4/14 9/2/14.

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	4,000.00
Outstanding balance as of 9/2	\$0.00

Account number: 4856-2002-2551-0240

DANIEL J SILVER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 8/4/14 9/2/14.

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	3,703.00
Outstanding balance as of 9/2	\$229.40

Account number: 4856-2002-2551-0257

DANIEL E MEYER COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 8/4/14 9/2/14.







### WELLS FARGO CREDIT CARD ACCOUNTS (CONTINUED)

# Wells Fargo Credit Card

Credit card summary	
Credit line	4,000.00
Available credit	2,501.00
Outstanding balance as of 9/2	\$1,498.18

Account number: 4856-2002-2674-7627

JAMES C FINLAY COEUR D'ALENE TRUST

Wells Fargo Bank, N.A., Card Services

Questions about your account: 1-800-225-5935

- Visit MyWellsFargoRewards.com for up-to-date Rewards information and more ways to earn and redeem rewards. The available Rewards Balance shown may be inclusive of other contributing rewards accounts.
- This is a summary statement for your Wells Fargo Credit Card account for the statement period of 8/4/14 9/2/14.

1. Go through your check register and mark each check (this includes cancelled, converted and substitute checks that may appear on your statement), withdrawal, ATM transaction, payment, deposit or other credit listed in the "Transaction history" section of your statement. Be sure your register shows any interest or dividends paid into your account and any service charges, automatic payments or transfers withdrawn from your account during this statement period.

\$

\$

\$ \$

- 2. Using the chart below, list any outstanding, converted or substitute checks, as well as any ATM withdrawals, payments or any other withdrawals (including any from previous months) which are listed in your register but are not shown on your statement.
- 3. Balance your account by filling in the spaces below.

WELLS **FARGO** 

- A The "ending balance" shown on your statement
- ADD ADD
- B Any deposits listed in your register or transfers into your account which are not shown on your statement
- CALCULATE SUBTOTAL (Add parts A and B)
- **SUBTRACT**
- C Total of outstanding checks and withdrawals from the chart at right
- CALCULATE **ENDING BALANCE** (Part A + Part B - Part C) This amount should be the same as the current balance shown in your check register.

Check number	Amount	Amount		
	S 11 100			

# General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- Checking account information. After balancing your checking account, please report any differences to us as soon as possible but no later than within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer. These provisions are explained below.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Deposit and credit products offered by Wells Fargo Bank, N.A., Member FDIC.



